

47

wherein the selection of the account data associated with the first card includes selecting the account data associated with the first card to use for a financial transaction involving the payer, and

wherein the system is a mobile device of the payer.

18. The system of claim **16**, wherein the second account is associated with a payment card of a payer and the magnetic stripe card is a payment card of the payer, wherein the selection of the account data associated with the second account includes selecting the account data associated with the second account to use for a financial transaction involving the payer and a merchant, wherein the operations further include:

receiving the indication of the location of the magnetic stripe card relative to the geo-fence,

wherein the indication of the location of the magnetic stripe card relative to the geo-fence further indicates that the magnetic stripe card is at a place of business of the merchant, and

wherein the selection of the account data associated with the second account includes selecting the account data associated with the second account based on the indication that the magnetic stripe card is at the place of business of the merchant.

19. A magnetic stripe card comprising:

a substantially flat substrate,

a processor coupled to the substrate;

a magnetic stripe emulator coupled to the processor;

a communication interface coupled to the processor, through which to communicate over a network with remote devices;

a memory coupled to the processor, the memory storing instructions which when executed by the processor cause the magnetic stripe card to perform operations including:

accessing stored association information representing an association between the magnetic stripe card and a plurality of cards, the plurality of cards including a first card;

selecting, based on the association information, account data associated with the first card;

selecting account data associated with a second account based on an indication of a location of the magnetic stripe card relative to a geo-fence; and

sending at least one signal to the magnetic stripe emulator to cause the account data associated with the first card and the account data associated with the second account to be applied to the magnetic stripe area of the magnetic stripe card, such that after being so applied the magnetic stripe area has the account data associated with the first card and the account data associated with the second card.

20. The magnetic stripe card of claim **19**, wherein the magnetic stripe card is a first payment card of a payer, the second account is associated with a second payment card of the payer, and the second payment card is further a stored value card valid at a merchant, the operations further including:

receiving an indication that the magnetic stripe card is located at the merchant,

wherein the indication that the magnetic stripe card is located at the merchant is the indication of the location of the magnetic stripe card relative to the geo-fence.

21. The magnetic stripe card of claim **19**, wherein the operations further include:

48

receiving a signal that indicates the location of the magnetic stripe card relative to the geo-fence,

wherein the signal was received from any of a point of sale (POS) system via short-range wireless transmission, a global positioning system (GPS) transmitter, a server via transmission over a wireless local area network (WLAN), or a cellular network transceiver.

22. The magnetic stripe card of claim **19**, further comprising:

a GPS receiver coupled to the processor.

23. A method comprising:

receiving, by a transaction processing system and from a point of sale (POS) system, object information associated with a payment object of a payer, and transaction information associated with a financial transaction involving a payment made via the payment object, wherein the payment object is associated with a plurality of accounts, including a first account and a second account, and wherein the transaction processing system receives financial transactions from a plurality of merchants, and processes the financial transactions;

selecting, by the transaction processing system, account data associated with the first account to use for the payment;

selecting, by the transaction processing system, account data associated with the second account based on location information that indicates a location of the payment object;

transmitting, by the transaction processing system and to the POS system, information associated with the first account to use to obtain funds for the payment; and

transmitting, by the transaction processing system and to the POS system, information associated with the second account to use in association with the financial transaction.

24. The method of claim **23**, further comprising:

accessing, by the transaction processing system, stored association information representing an association between the payment object and a plurality of financial accounts of the payer,

wherein the selection of the account data associated with the first account includes selecting the account data associated with the first account based on the association information.

25. The method of claim **23**, wherein the selection of the account data associated with the first account includes selecting the account data associated with the first account based on a selection made by the payer, the method further comprising:

causing, by the transaction processing system, information associated with the plurality of financial accounts to be displayed on a mobile device associated with the payer to facilitate a selection to be made by the payer; and

receiving an indication, by the transaction processing system, of the selection made by the payer using the mobile device.

26. The method of claim **23**, wherein the financial transaction involves the payer and a payee, and wherein transmitting the information associated with the second account to use in association with the financial transaction includes transmitting the information associated with the second account to use in association with a loyalty program that provides loyalty program credits when used in association with financial transactions that include the payee.

* * * * *